

CURRENT CLAIMS SCHEDULE

1 1-59 (Cancelled)

1 60. (Currently Amended) A method of electronically negotiating an END sold by a
2 seller to a buyer, wherein said seller is not a bank, the method comprising:

3 providing said seller with seller tamper-resistant document carrier hardware, said
4 seller tamper-resistant document carrier hardware having its own public-secret key pair,
5 and wherein said secret key is not accessible to said seller, said seller tamper-resistant
6 document carrier hardware bearing said END and a signature calculated using said secret
7 key;

8 providing said buyer with buyer tamper-resistant document carrier hardware, said
9 buyer tamper-resistant document carrier hardware having its own public-secret key pair,
10 and wherein said secret key is not accessible to said buyer;

11 transferring said END from said seller tamper-resistant document carrier hard-
12 ware to said buyer tamper-resistant document carrier hardware;

13 splitting said END electronically in said buyer tamper-resistant document carrier
14 hardware into two or more new ENDs each having a value such that the sum of the val-
15 ues of the new electronic negotiable documents adds up to a value of said ENDs;

16 digitally signing said splitting using said secret key of said buyer tamper-resistant
17 document carrier hardware to generate a splitting signature; and, without settlement of an
18 account with a said bank,

19 negotiating said new ENDS separately to one or more further buyers without the
20 involvement of a trusted third party (TTP).;

21 wherein said digitally signing of said splitting compromises subjecting each said
22 new electronic negotiable document to said secret key of said buyer tamper-resistant
23 document carrier hardware; and

24 wherein said electronic negotiable document and said new electronic negotiable
25 documents each have an associated sequence number, and wherein said electronic nego-
26 tiable document, including a said associated sequence number, is signed by a said secret
27 key, and wherein each said new electronic negotiable documents, each including a said
28 associated sequence number, is signed by a said secret key.

1 63. (Currently Amended) The method as claimed in 62 wherein said seller and said
2 buyer tamper-resistant document carrier hardware each have a document carrier identi-
3 fier, and wherein each said document carrier identifier is signed by a said secret key.

1 64. (Previously Presented) The method as claimed in claim 60 wherein said seller
2 tamper-resistant document carrier hardware bears an issuing signature, and wherein said
3 transferring includes transferring said issuing signature from said seller tamper-resistant
4 document carrier hardware to said buyer tamper-resistant document carrier hardware.

- 1 65. (Previously Presented) The method as claimed in claim 64 further compromising
- 2 deleting said issuing signature after said transferring.